

Lydia Schwartz, *Insight News*

US Rep. Betty McCollum (MN-4) discussed health care reform in Minnesota, and the possible repeal of the federal Affordable Care Act, at a Town Hall meeting at Maplewood City Hall on February 5.

There are many viewpoints on the Affordable Care Act's cost and effectiveness. However, repealing the Affordable Care Act in its entirety would have devastating effects. The law takes away an insurance company's power to decide what care Minnesotans receive. If repealed, insurance companies will be able to continue abusive practices such as overcharging to boost profits and using fine print to deny medical treatments to people who need it.

Under the Affordable Care Act, insurance companies will be required to cover preventative medical services and to use at least 80 percent of premium dollars actually on health care, rather than putting the money toward executive salaries and corporate profits. The law also provides funding for consumer-assistance programs and toward holding insurance companies accountable for unjustified premium increases.

The Affordable Care Act creates inexpensive policies for young adults that will provide protection from catastrophic health care costs. The law also helps small businesses to benefit from group rates and a greater choice of insurers.

The Affordable Care Act provides additional funding for community health centers that provide health care to the poor and medically underserved.

Most importantly, the federal health care reform law requires states to expand Medicaid coverage to low-income adults by January 2014. States have the option to phase-in this expansion by receiving federal dollars for the state-only coverage they already provide. On January 5, Gov. Mark Dayton signed an executive order for the implementation of this Medicaid expansion by March 1. This means that more low-income adults will be eligible for Medicaid benefits when the state begins implementing the expanded Medical Assistance program in Minnesota.

McCollum, who serves on the US House Appropriations and Budget Committees, supports the

early expansion of Medicaid in Minnesota. "Expanding Medicaid health benefits to our state's most vulnerable citizens means more efficient health care delivery and cost savings to Minnesota taxpayers. I applaud Gov. Dayton for his commitment to meet the health needs of all our citizens while using available federal dollars to strengthen Minnesota's health system," she said.

The state cost of the early expansion of Medical Assistance is equivalent to the current state cost of providing coverage to people currently enrolled in the General Assistance Medical Care and MinnesotaCare programs, who will all be shifted to Medical Assistance. The expansion provides federal matching funds for health care that would otherwise have to be funded with state dollars and improves health care benefits for enrollees.

Minnesotans can apply for Medical Assistance at their county or tribal offices. General Assistance Medical Care enrollees do not need to take any action. They can continue to go to any Minnesota Health Care Program provider for services. They will be automatically converted to receive Medical Assistance benefits. This can be done because they are already on the system that also determines Medical Assistance eligibility. MinnesotaCare enrollees who meet Medical Assistance expansion criteria should continue to go to their health plan providers. Their cases will be manually converted to Medical Assistance by either state or county staff because they are not on the system that determines Medical Assistance eligibility. This conversion should be completed by August 31.

The General Assistance Medical Care program will end as of February 28 and the four Coordinated Care Delivery Systems will also be terminated. The Minnesota Department of Human Services plans to provide Medical Assistance services for new applicants and General Assistance Medical Care enrollees on a fee-for-service basis for an initial period until enrollment in a managed care health plan. MinnesotaCare enrollees who meet expansion criteria and who are already enrolled in managed care plans are expected to remain enrolled. Enrollees will receive notices about the changes and what they may need to do. In addition, DHS will also be working with counties, tribes, and other community partners to help inform clients about the changes and reach out to new applicants.

The Affordable Care Act is still in no way an end to the discussion of health care reform. McCollum says that Minnesota still needs to find "solutions that are healthy for families and the best practices for home health care...The model in rural parts of the state will look very different than urban health care practices," she said.

State Legislators agree that there still is a lot left to be done regarding health care in Minnesota. At the Maplewood Town Hall meeting, State Rep. Nora Slawik (DFL-55B) discussed providing home health care over assisted-living and nursing homes. She also said that stabilizing housing for people would dramatically aid in the health of Minnesotans. Slawik said that we must figure out "how to get people health care on a more consistent basis, rather than just repeatedly returning to an Emergency Room."

State Sen. Charles Wiger (DFL-55) agreed that funding for Personal Care Attendants at home is very important. However, he said that Minnesota must "make sure that the money is being used as efficiently as possible."

For more information, visit the MN Dept. of Human Services website [www.dhs.state.mn.us](http://www.dhs.state.mn.us).